

INDIANA COMMISSION FOR HIGHER EDUCATION

# Student Appeal Guide

---

**Division of Student Financial Aid**

**January 4, 2013**

## Contents

I.	Appealing State Financial Aid Awards.....	2
	Student's Right to Appeal .....	2
	Reasons SFA May Approve an Appeal .....	2
II.	The Appeal Process .....	3
	Appeal Submission Process.....	3
	Appeal Review Process .....	3
	Appeal Committee .....	4
	Appeal Decisions .....	4
	Appeal Timeline .....	4
	Notification of Committee's Decision .....	4
	After a Decision Has Been Made, Next Steps .....	4
	Second Appeal .....	5
	After Second Appeal Decision Has Been Made, Next Steps .....	5
	Final Appeal.....	6
III.	Examples of Appeals and Outcomes.....	6
	Example One .....	6
	Example Two .....	7
	Example Three .....	7
	Example Four .....	8
	Example Five .....	9
IV.	Appeals vs. Complaints .....	10
	Appeals.....	10
	Complaints .....	10

## I. Appealing State Financial Aid Awards

### Student's Right to Appeal

A student who has been denied a state financial aid award or who has lost eligibility for a state financial aid program has the right to appeal that decision as outlined in 500 IAC 1-1-10 in the Commission for Higher Education's Administrative Code.<sup>1</sup> Appeals are submitted through the Division of Student Financial Aid (SFA).

### Reasons SFA May Approve an Appeal

Documented appeals in the following categories will be considered for review:

- Late Free Application for Federal Student Aid (FAFSA) filing (FAFSA received by Federal Processor after March 10 Indiana filing deadline)
  - Death of an immediate family member (student's spouse, child, parent, grandparent or sibling) that occurs 30 days or fewer prior to the filing deadline (between February 10 and March 10)
  - Serious illness of the student or an immediate family member (student's spouse, child, parent, grandparent or sibling) that occurs 30 days or fewer prior to the filing deadline (between February 10 and March 10)
  - Active duty military service by the student that prevents the student from filing by the deadline
- Late edit corrections (Edits corrected after May 15 Indiana edit correction deadline)
  - Death of an immediate family member (student's spouse, child, parent, grandparent or sibling) that occurs 30 days or fewer prior to the edit correction deadline (between April 15 and May 15)
  - Serious illness of the student or an immediate family member (student's spouse, child, parent, grandparent or sibling) that occurs 30 days or fewer prior to the edit correction deadline (between April 15 and May 15)
  - Active duty military service by the student that prevents the student from correcting edits by the deadline
- Residency
  - Student has been an Indiana resident since December 31 of the prior year and will remain an Indiana resident in the current year and throughout the academic year of the financial aid award.
  - For example, a parent of a dependent student has been an Indiana resident since December 31 of the prior year and will remain an Indiana resident in the current year and throughout the academic year of the financial aid award.
  - *Residency appeals must be resolved before the edit correction deadline of May 15 unless the student also can provide supporting documentation of extenuating circumstances which prevented him or her from meeting this deadline (see above).*

---

<sup>1</sup> <http://www.in.gov/legislative/iac/T05000/A00010.PDF?>

- Grade Point Average
  - Student does not meet the required grade point average (GPA) necessary to qualify to receive state financial aid awards.<sup>2</sup> **The GPA requirement applies only to students who initially enroll in college beginning with the 2012-2013 academic year.** Students who enrolled prior to the 2012-2013 academic year are subject to the school's Satisfactory Academic Progress (SAP) requirements. Students should contact the school's financial aid office if they wish to appeal SAP requirements.
- 21<sup>st</sup> Century Scholarship Program Eligibility
  - Student did not matriculate to college within 2 years of his or her high school graduation as required by program rules.
  - Student did not file a FAFSA each year as required by the program rules in order to remain a Scholar.

## II. The Appeal Process

### Appeal Submission Process

Appeals may be submitted to SFA via:

- Traditional Mail
  - Students should mail appeal form and supporting documentation to:
 

Indiana Commission for Higher Education  
Division of Student Financial Aid  
ATTN: Appeals Committee  
402 West Washington Street, IGCS W462  
Indianapolis, IN 46204
- Email
  - Students should email a signed and scanned copy of appeal form and supporting documentation in .pdf format to: [Awards@sfa.che.in.gov](mailto:Awards@sfa.che.in.gov).
- Fax
  - Students should fax appeal form and supporting documentation to (317) 232-3260.

### Appeal Review Process

Once an appeal is received by SFA, it is logged into the SFA Appeal Database. For each appeal, an individual appeal record and a unique Appeal ID is created within the database. The appeal record contains information that was provided on the appropriate year's FAFSA, details about the appellant's state aid application and award history and PDF copies of the appellant's appeal form and any supporting documentation provided.

---

<sup>2</sup> <http://www.in.gov/legislative/ic/code/title21/ar12/ch3.html>  
<http://www.in.gov/legislative/ic/code/title21/ar12/ch6.html>

## Appeal Committee

Appeals are reviewed by an appeal committee made up of three (3) individuals from different divisions of SFA. Each committee member accesses the appellant's record in the database, reviews the appeal form and supporting documentation (if provided) and the appellant's data as provided on his or her FAFSA. Based on his or her review, the committee member makes a decision on the status of the appeal. A majority vote is needed to decide the outcome of an initial appeal.

## Appeal Decisions

There are four (4) decisions an appeal committee member can make regarding an individual appeal. These decisions are as follows:

- Approve
  - The committee member has decided that the details of the appeal meet approval criteria.
- Deny
  - The committee member has decided that the details of the appeal do not meet approval criteria.
- MIL (Missing Information Letter)
  - Before making a final decision, the committee member would like to see additional documentation that supports the appellant's case as stated in his or her letter of appeal.
- Archive
  - The appeal does not meet the criteria to be classified as an appeal.

Each of the three committee members must review the appellant's appeal and make a decision before a final decision is made. A majority vote is needed for the final decision to be made.

## Appeal Timeline

The goal of SFA is to have appeals reviewed, decisions made and notification of the decision provided to appellants within three (3) weeks of the receipt date of an appeal. During higher volume time periods, this process may take up to four (4) weeks.

## Notification of Committee's Decision

Once a final decision has been made, an email with the outcome of the appeal is sent to the appellant at the email address listed on the appeal form.

## After a Decision Has Been Made, Next Steps

- If Approved:
  - If the appeal is approved, SFA staff will make the necessary corrections to the appellant's state financial aid account. An approved appeal does not guarantee that a student will receive a state financial aid award as awards are determined on the basis of financial need and/or program eligibility.
- If Denied:
  - If the appeal is denied, the appellant has the right to file a second appeal. SFA staff will make no updates or corrections to the student's state financial aid account.

- If MIL:
  - If the appeal decision is that more information is needed in order to make a decision, the appellant will receive an email requesting additional information/documentation be provided which supports the case stated in the appeal letter. Documentation should be provided in a timely manner. Delays in providing requested additional documentation may cause the appeal to be denied.
- If Archive:
  - If the appeal does not meet the criteria to be classified as an appeal a record of the student's appeal will be archived in the Appeal Database. The student will be informed of any additional action he or she needs to take to resolve the issue at hand.

## Second Appeal

If the appellant is dissatisfied with the Appeal Committee's decision, he or she has a right to file a second appeal. Second appeals are reviewed and decided upon by the SFA Associate Commissioner. The Associate Commissioner is the head of SFA. A second appeal may be submitted to SFA in the same manner as the initial appeal.

The second appeal also will be logged into the Appeal Database. The Associate Commissioner will review the appeal and any supporting documentation, including documentation that was not provided in the initial appeal. Upon completing the review, the Associate Commissioner will make a decision and the appellant will be notified by email.

## After Second Appeal Decision Has Been Made, Next Steps

Decisions on second appeals are similar to initial appeals:

- If Approved:
  - If the appeal is approved, SFA staff will make the necessary corrections to the appellant's state financial aid account. An approved appeal does not guarantee that a student will receive a state financial aid award as awards are determined on the basis of financial need and/or program eligibility.
- If Denied:
  - If the appeal is denied, the appellant has the right to file a final appeal (discussed later).
  - SFA staff will make no updates or corrections to the student's state financial aid account.
- If MIL:
  - If the appeal decision is that more information is needed in order to make a decision, the appellant will receive an email requesting additional information/documentation which supports the case stated in the appeal letter. Documentation should be provided within a reasonable timeframe to allow the appeal to be re-reviewed. Delays in provided requested additional documentation may cause the appeal to be denied.
- If Archive:
  - If the appeal does not meet the criteria to be classified as an appeal a record of the student's appeal will be archived in the Appeal Database. The student will be informed of any additional action he or she needs to take to resolve the issue at hand.

## **Final Appeal**

If the appellant is dissatisfied with the Associate Commissioner's decision on the second appeal, he or she has a right to file a final appeal. Final appeals are reviewed by the 14-member Commission for Higher Education and decided upon during the Commission's monthly meeting. The appellant will be notified of the date, time and location of the meeting. Once a decision is made, SFA will notify the student in writing by U.S. Postal Mail at the address listed on the appellant's appeal form. Decisions made by the Commission are final.

## **III. Examples of Appeals and Outcomes**

Based on the appeal consideration guidelines discussed in section I, below are examples of appeals received by SFA, including the appellant's situation and the outcome of his or her appeal. Please note that each appeal is reviewed individually and these situations are provided as examples only.

### **Example One**

#### ***Situation***

Tina files her FAFSA via FAFSA on the Web on March 17, one week after the March 10 Indiana filing deadline. In June, she logs onto eStudent and sees she is not receiving the Frank O'Bannon Award that was estimated in the financial aid award letter she received from her college. eStudent tells Tina the reason she is not award eligible is because she missed the March 10 filing deadline. Tina goes to the SFA website, reviews the appeal guidebook and decides to file an appeal. She fills out the Appeal Form and sends it to SFA via email.

SFA receives Tina's appeal and the Appeal Committee reviews it. Her appeal personal statement states the reason the FAFSA was filed after the March 10 deadline is because her grandparent was hospitalized for a week beginning on February 28. The statement says Tina and her family provided support for the grandparent upon his or her release from the hospital and the deadline was "the last thing on their minds." Tina provides hospital records showing the grandparent's date of hospitalization.

#### ***Outcome***

The Appeals Committee approves Tina's appeal because the reason for appeal was within appeal consideration guidelines and she provided documentation to support her appeal. She is notified by email of the Committee's decision, the late FAFSA filing edit is removed from her state aid account and her award is determined based on financial need. Tina can visit eStudent to view her state aid award and the college listed as her first choice is notified of her award via electronic file transfer.

## Example Two

### *Situation*

Abby filed her FAFSA on March 13, three days after the March 10 Indiana filing deadline. She immediately files an appeal with SFA. The appeal form is received by SFA on March 16 and logged into the Appeal Database for the Committee to review.

Abby's appeal states the reason the March 10 FAFSA filing deadline was not met is due to lack of internet access on the cruise ship she was on during spring break. Abby states she was not able to file the FAFSA until the trip ended and she returned to the United States.

### *Outcome*

The Appeals Committee reviews and denies the appeal because Abby had ample time to file her FAFSA prior to the spring break trip, and the appeal does not meet approval consideration guidelines. She is notified of the committee's decision via email.

## Example Three

### *Situation*

Jay's FAFSA was filed on January 2, well ahead of the March 10 filing deadline, but when he arrives on campus in August he finds out he will not be receiving the Frank O'Bannon Award or the 21<sup>st</sup> Century Scholarship listed in his estimated award letter from the school. Upset and perplexed, he contacts the 21<sup>st</sup> Century Scholarship office. He is informed that because he did not provide his parent's signature on the FAFSA by the May 15 edit correction deadline, he is ineligible for state financial aid awards for the academic year. Jay asks what he can do and is told he has the option to file an appeal. Jay fills out the appeal form and submits the appeal to SFA via U.S. Postal Service Certified Mail. The appeal is received and logged into the Appeal Database for the Committee to review.

### *Outcome*

The Appeals Committee reviews Jay's appeal and his SFA financial aid record. The record shows that he was notified by email of issues, known as "edits," on his state financial aid account three (3) times prior to the May 15 edit correction deadline. In addition, Jay's parent listed an email address on the FAFSA so edit notification emails were sent to that email address. Jay's appeal is denied and he is notified of the Committee's decision via email.



## Example Four

### *Situation*

Carlos filed his FAFSA in June, over three months after the March 10 deadline. As a member of the Indiana National Guard who is in active drilling status and in good standing with the Guard, he is reported by his Guard Unit as being eligible for the National Guard Supplemental Grant (NGSG). Due to the late FAFSA filing however, he is not offered this grant, nor is he offered the Higher Education Award (HEA).

As an Indiana National Guard member, Carlos was engaged in active duty military service between the months of February and June and unable to file his FAFSA until the service obligation was fulfilled. He files an appeal with SFA and in his personal statement explains he was unable to file the FAFSA due to being in active duty military service during the aforementioned months. The appeal is submitted to SFA by U.S. postal mail.

### *Outcome*

Three weeks later Carlos receives an email from SFA about his appeal. The email and attached letter explains to him that, since he indicated he was unable to file his FAFSA by the deadline due to active duty military service, he needs to provide documentation to support this explanation.

Carlos locates his DD214 (Certificate of Release or Discharge from Active Duty from), makes a copy and mails it to SFA with an explanation letter letting SFA know he is submitting additional documentation to support his appeal. The Appeals Committee reviews the initial appeal form again and then reviews his DD214. The DD214 confirms the dates of active duty military service Carlos stated in the appeal personal statement. The appeal is approved, Carlos's late FAFSA filing edits are removed, and both HEA and NGSG awards are calculated for him. (The HEA award is calculated based on financial need.) His first college choice as listed on his FAFSA and his Guard Unit are able to view his award offers via SFA College and Guard award databases.

## Example Five

### *Situation*

Jessica graduated from high school in 2009 and filed the appropriate year's FAFSA on time. After attending college for a semester, she decided to leave school to pursue other interests. In 2012, she decided to return to college and files the appropriate year's FAFSA on time.

In late-June she receives an email from SFA notifying her to visit the eStudent website to review her state aid award offer. Upon registering for and logging on to eStudent, she views her SFA award letter. She sees that the Frank O'Bannon Grant has been offered to her, but she does not see her 21<sup>st</sup> Century Scholarship offer. She also notices that a message at the top of the screen is stating she has edits on her account. Jessica clicks the message link and a pop-up box opens informing her that she has an edit for not meeting the 21<sup>st</sup> Century Scholarship matriculation requirements. Jessica calls the SFA Awards Division and is told she is no longer eligible to receive the 21<sup>st</sup> Century Scholarship due to not filing her FAFSA in 2010 and 2011. Staff informs Jessica that, per the affirmation she signed her senior year of high school, the FAFSA must be filed every year, regardless of college enrollment status, to remain in the 21<sup>st</sup> Century Scholarship program. Jessica states she wants to appeal this decision and is told the process for doing so. The appeal is faxed that day to the SFA office.

### *Outcome*

The Committee reviews Jessica's appeal and personal statement. In the statement, she indicates she did not know a FAFSA had to be filed every year to retain the 21<sup>st</sup> Century Scholarship. In accordance with section 8-2-3 of the Indiana Administrative Code, 21st Century Scholars graduating from an eligible Indiana high school in the class of 2011 or earlier must matriculate to college within two (2) years after graduation and must apply for the 21<sup>st</sup> Century Scholarship each year following graduation. Jessica did not file her FAFSA in 2010 and 2011, thereby not meeting the requirement to apply for the 21<sup>st</sup> Century Scholarship each year following graduation. She did not provide evidence of an extenuating circumstance which prevented her from filing the FAFSA in those years. The Committee denies her appeal and notifies her by email.

## **IV. Appeals vs. Complaints**

### **Appeals**

Student appeals are formal requests for SFA to reevaluate a student's eligibility for a state financial aid award (Higher Education Award, Freedom of Choice Grant, 21<sup>st</sup> Century Scholarship or National Guard Supplemental Grant) which were lost due to not meeting state FAFSA filing or edit correction deadlines, to request SFA reevaluate a student's program participation eligibility (21<sup>st</sup> Century Scholars program) or to appeal denial of aid due to not meeting Grade Point Average requirements. Financial Aid appeals are reviewed by and decided upon by SFA.

Please note: Minority Teacher/Special Services Scholarship, Nursing Scholarship and Part-time award recipients and amounts are determined by the student's college and not by SFA. Eligible schools are provided fund allocations for each of these programs, and the college, following SFA policy guidelines, determines award recipients. Appeals received related to these scholarships will be archived, and the appellant will be referred to his or her college's financial aid office.

### **Complaints**

Student complaints are formal expressions of dissatisfaction related to an action or situation the student faced while enrolled at an Indiana college or university. Complaints are submitted to and reviewed by the Commission for Higher Education. Details about how to file a complaint can be found at [www.in.gov/che/2744.htm](http://www.in.gov/che/2744.htm).